

Imaged Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
7/14/22 11:17 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

JOHN MARK SKLADANOWSKI
ELAINE ANN SKLADANOWSKI
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-10166 TPA

Chapter 13

Document No.:124

ORDER OF COURT

AND NOW, this 14th day of July, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.


(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dak**

In re:
John Mark Skladanowski
Elaine Ann Skladanowski
Debtors

Case No. 17-10166-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jul 14, 2022

Form ID: pdf900

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Mark Skladanowski, Elaine Ann Skladanowski, 2581 Hillborn Road, Erie, PA 16509-5809
14367652	+ Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
14367653	+ Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312
14367655	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, Attn: Collections, Po Box 1623, Butler, PA 16003
14367658	+ Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14367659	+ Ctech Collection, 5505 Nesconset Highway, Mount Sinai, NY 11766-2037
14373844	+ Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
14367662	+ Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532
14367664	++ PATHOLOGY ASSOCIATES OF ERIE, 5700 SOUTHWYCK BLVD, TOLEDO OH 43614-1509 address filed with court:, Pathology Associates of Erie Inc, 232 West 25th Street, Erie, PA 16544
14367665	+ Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
15488391	RCF II Loan Acquisition, LP, PO Box 10826 Greenville, SC 29603-0826
15496972	+ U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14661298	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14661299	UPMC Hamot, PO Box 1123, Minneapolis, MN 55440-1123
14367670	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001
14409313	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14661300	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:33:58	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2022 23:33:50	Wilmington Savings Fund Society, FSB, not in its i, c/o ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
cr	+ Email/Text: RASEBN@raslg.com	Jul 14 2022 23:29:00	Wilmington Savings Fund Society, FSB, not in its i, 10700 Abbotts Bridge Road, Suite 170, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14367650	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	AES, 1200 North 7th Street, Harrisburg, PA 17102-1419
14367651	+ Email/Text: bkrpt@retrievalmasters.com	Jul 14 2022 23:30:00	AMCA, PO Box 1235, Elmsford, NY 10523-0935
14367654	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 14 2022 23:33:47	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jul 14, 2022

Form ID: pdf900

Total Noticed: 47

14642752	+ Email/Text: bnc@bass-associates.com	Jul 14 2022 23:29:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14367656	+ Email/Text: bdsupport@creditmanagementcompany.com	Jul 14 2022 23:30:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
14367657	+ Email/PDF: creditonebknottifications@resurgent.com	Jul 14 2022 23:33:40	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14672081	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 14 2022 23:30:00	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14766245	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14367660	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 14 2022 23:30:00	Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
14369360	+ Email/Text: bankruptcy@flagshipcredit.com	Jul 14 2022 23:30:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL TX 75019-5877
14367661	+ Email/Text: bankruptcy@flagshipcredit.com	Jul 14 2022 23:30:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
14639900	Email/PDF: resurgentbknottifications@resurgent.com	Jul 14 2022 23:33:50	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14380844	Email/PDF: cbp@onemainfinancial.com	Jul 14 2022 23:33:38	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14367663	+ Email/PDF: cbp@onemainfinancial.com	Jul 14 2022 23:33:38	OneMain, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013
14398849	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14772717	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:33:41	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14670672	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:33:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14373472	+ Email/PDF: rmscedi@recoverycorp.com	Jul 14 2022 23:33:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14692820	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:33:56	Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
14367666	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jul 14 2022 23:33:51	Regional Finance Corporation, 550 Ohio Pike, Unit F, Cincinnati, OH 45255-3472
14367667	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 14 2022 23:30:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14907672	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2022 23:29:00	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14367668	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 14 2022 23:30:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
14367669	^ MEBN	Jul 14 2022 23:26:51	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14367671	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jul 14 2022 23:29:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
14919349	+ Email/PDF: resurgentbknottifications@resurgent.com	Jul 14 2022 23:33:50	Wilmington Savings Fund Society, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jul 14, 2022

Form ID: pdf900

Total Noticed: 47

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
cr		RCF II Loan Acquisition, LP
cr		U.S. Bank Trust National Association, not in its i
cr	*+	Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14373843	*+	Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee for BCAT 2017-19TT cwohrlab@raslg.com
Daniel P. Foster	on behalf of Joint Debtor Elaine Ann Skladanowski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor John Mark Skladanowski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Edwin W. Smith	on behalf of Creditor Americo Federal Credit Union esmith@shapiralaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8